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ABSTRACT

This handbook contains model lessons on consumer education for use with intermediate, junior high, and high school students. The handbook was developed as a result of a grant which the Social Science Education Consortium received to conduct three consumer education workshops for approximately 100 Colorado teachers and school administrators. Many of the lessons described in the handbook were used and evaluated by participants in these workshops. The learning activities are self-contained and can be used in social studies, business, home economics, language arts, business, math, and science courses. The activities are organized according to the nine consumer economics categories identified by the U.S. Office of Education: basic economics of the marketplace: legal rights, redress, and consumer law: financial management and credit: energy consumption and conservation: major purchases: special problems (e.g. advertising, public safety): federal assistance and services: consumer representation: and government regulatory processes. The activities are many and varied. For example, in an activity on energy use, students take home worksheets on which they record the numbers and kinds of electrical appliances their families have. When students return to class with their completed worksheets, the teacher selects a dozen commonly used appliances and asks students to suggest what they might do or use if each one were not available. As an extension activity students are asked to identify one appliance that he or she uses every day and refrain from using it for one week. They then write and share brief reports about how difficult or easy it was to do without their favorite appliances and what they did or used instead. Other activities include a candy/gum buying simulation, role playing a small claims court case, analyzing their own spending habits, preparing personal budgets, recycling an empty container, and comparing prices of items in different stores. (Author/RM)

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CONSUMER EDUCATION
LEARNING ACTIVITIES

By Jerry Forkner and Gail Schatz

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Social Science Education Consortium, Inc.

ERIC Clearinghouse for Social Studies/Social Science Education

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PREFACE

We are all consumers of goods and services. And, since very few things in life are free, most of us are understandably interested in getting the most for our money, in terms of both quantity and quality. However, getting the maximum value for every dollar is not the only ability needed by today's consumer. Issues related to product safety, federal legislation, decisions about health care and insurance, savings and investments, and myriad other aspects of economic behavior must be dealt with daily, and doing so intelligently and responsibly requires specific skills and knowledge. Thus, there is a clear need for effective materials and activities for teaching young people how to cope intelligently with consumer decisions and problems.

In 1979, with the support of a grant from the Office of Consumers' Education, U.S. Office of Education, three consumer education workshops were held for approximately 100 Colorado teachers and school administrators. Many of the consumer education activities described in this handbook were used and evaluated by participants in these workshops; their comments and feedback were extremely valuable to the project staff in selecting and revising the lessons that appear in this book. The review, editing, and typesetting of the book were supported by the National Institute of Education. A companion volume, the CONSUMER EDUCATION SOURCEBOOK (SSEC and ERIC/ChESS, 1980), contains descriptions of other resources for consumer education. We hope that both books will be useful additions to teachers' reference libraries.

James E. Davis

Associate Director, Social Science Education Consortium, Inc.

Associate Director, ERIC Clearinghouse for Social Studies/Social Science Education

INTRODUCTION

"Consumers' education," as defined by the U.S. Office of Consumers' Education, is "an effort to prepare consumers for participation in the marketplace or for situations involving use of resources, public or private, by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations."

The model lessons in this handbook are based on the premise that every person needs consumer education skills. Instead of offering pat answers, they are designed to help students learn to ask the right questions. These activities reflect a student/teacher relationship in which both are active learners. They are designed to be models of strategies which provide students with consumer education experiences that are likely to be meaningful to them. Since consumer education content and issues change from year to year, these model lessons are inquiry and process oriented. Their emphasis is on practicing such consumer skills as questioning and decision making, through strategies ranging from simulation and role play to interviewing and community involvement.

These learning activities are organized according to the nine consumer economics categories identified by the U.S. Office of Education:

--Basic economics of the marketplace
--Legal rights, redress, and consumer law
--Financial management and credit
--Energy consumption and conservation
--Major purchases (food, vehicles, insurance, medicine, housing)
--Special problems (advertising, public safety)
--Federal assistance and services (Medicare, social security, Medicaid)
--Consumer representation
--Government regulatory processes

Since these categories are interrelated, many of the activities presented here might fit into several content areas. Indeed, recognition of these interrelationships is an important part of consumer education.

Consumer education is inherently value laden; thus, many lessons involve students in small-group work so that they can test their perceptions against those of their peers. Interaction with the community is also an important component of many activities. Such interaction provides students with a variety of viewpoints to compare and evaluate in the context of their own values.

A major objective of these model lessons is to allow students to experience consumer education, not just read about it or talk about it. These experiences can be modified to meet the needs and interests of various student populations. Although many lessons contain elements of fun and humor, they are not intended to be used as "Friday afternoon fillers"; rather, they are designed to provide learning situations with high motivation components.

In all of the lessons, the debriefing questions and follow-up steps are extremely important for meeting the learning objectives. Since these objectives are experiential, student learning can be most effectively evaluated by using such methods as "I learned" statements, assessment of completed projects, verification of contacts with community resources, and position statements. After teachers have worked with some of these model lessons, they should be better equipped to plan and present their own activity-based consumer education activities.

1. SUPPLY AND DEMAND

(Grades 7-9)

Content Focus: Scarcity, supply, demand, price

Subject Areas: Social studies, business, home economics

Learning Objectives: Students will list alternative ways in which societies distribute scarce items; students will give examples of the relationships between price, supply, and demand after they have discussed the principles of price, supply, and demand which operated in the candy/gum-buying simulation.

Time Required: 1 class period

Materials Needed: Candy bars or sticks of gum (more than enough for the class); Handout 1a, "Rules of Brainstorming"

Procedure

1. Distribute copies of Handout 1a. Make sure that students understand the rules and reasons for using the brainstorming technique.

2. Place enough candy or gum for about two-thirds of the class on a table in the front of the room. Tell students it is for them.

3. Ask the students to brainstorm procedures for distributing the candy to the class. Record all ideas on the chalkboard.

4. Using the suggestions listed on the board, ask the class to identify at least two positive points and two negative points about each method of distribution. The following questions should help students realize that all resources are in some way scarce and that all distribution or allocation systems contain imperfections.

--Which alternative do you think is the best way to allocate or distribute the candy or gum? Why? What is wrong with the other procedures?

--Is the procedure you have selected fair? Why (or why not)?

--On the basis of this discussion, what can we say about the main purpose of economic systems?

5. Announce that you have arbitrarily chosen a way to distribute the scarce candy or gum--by selling it to the highest bidders.

6. Sell each piece of candy or gum to the highest bidder. Ask a student to keep a record on the chalkboard of the selling prices. Encourage competition. (Note: You may want to substitute "play" money for real money, so that students with limited resources will be able to participate in the bidding. However, if you use "play" money, distribute it unevenly in order to better simulate the real world.)

7. When the visible candy or gum has been sold, bring out the reserve supply of the candy or gum on the table and auction it off to the highest bidders. Again, keep a record of the selling prices.

8. Using the following questions as a guide, discuss with students the economic concepts of price, supply, and demand:

--Why was the price higher at first?

--Why did the price go down as more candy or gum appeared?

--Were some students excluded from the activity? Why?

--What could the seller do to manipulate the price? To control the supply? To stimulate demand?

--What could the buyer do to manipulate the price? To control the supply? To affect demand?

--What, other than price, affects supply and demand? (Some answers might be ability to pay, desire for the good or service, availability of productive resources.)

--What conclusions can you draw about this method of distributing a scarce item?

--How can knowledge of the principles of price, supply, and demand help you save money? (Knowing that prices are low when demand is less than supply might help you save money by taking advantage of day-after-Christmas sales, traveling off-season, or buying fruits and vegetables in season.)

--How is the "energy crisis" related to the principles of supply and demand?

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Handout 1a

RULES OF BRAINSTORMING

1. Saying anything that comes to mind is okay.

2. Discussing other people's statements is not okay.

3. Evaluating or criticizing other people's statements is not okay.

4. Repeating someone else's idea is okay.

5. "Piggybacking" on someone else's idea is okay--that is, it is permissible to add to or slightly change someone else's suggestion.

6. Silence is okay.

7. Even if you think you have finished, keep on going for a while.

2. COST IS MORE THAN A PRICE TAG
(Grades 7-12)

Content Focus: Opportunity cost

Subject Areas: Social studies, business, home economics

Learning Objective: Students will identify and explain opportunity cost by listing the "costs" involved in making a personal consumer decision

Time Required: 1 class period

Materials Needed: Handout 2a, "What Would I Take?"

Procedure

1. Distribute copies of Handout 2a. Ask students to think about which personal possessions or household items their parents would allow them to take if they were to leave home tomorrow. Tell them to list all the items they would want to take in the left-hand column of the handout. (Allow two or three minutes for this step.)

2. Announce that they will actually be able to take only five items on their "want" lists. Ask them to choose these "top five" items and list them in the right-hand column of the handout.

Using the following questions, discuss with students the economic concept of opportunity cost, which is defined as "what must be given up in order to get something else":

--How did you choose the five items?

--What did you give up to arrive at the five items? (For example, if you took your ten-speed bike instead of your stereo, the ten-speed "cost" the stereo.)

--Ask students to brainstorm and discuss the "costs" involved in going to a concert, athletic event, carnival, etc. (Note: Costs may be time, money, or energy--all of which could be used for other things.)

--Ask students to suggest some examples of social and family

problems which involve opportunity cost--for example, pollution vs. convenient transportation, a vacation vs. a new car.

5. Ask students to identify and report back to class on the "opportunity costs" involved in the next consumer decisions they make.

Handout 2a

WHAT WOULD I TAKE?

Items I Want to Take	Five Items I Will Take

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3. WHAT TO DO?
(Grades 3-6)

Content Focus: Making a complaint

Subject Areas: Social studies, home economics, language arts

Learning Objective: Students will match various consumer actions with their potential consequences and identify effective methods of registering complaints

Time Required: 1 class period

Materials Needed: Seven sheets of newsprint or butcher paper; one 4" x 6" card for each student (these will need to be prepared in advance)

Procedure

1. Write the following statement on the chalkboard: "George opened a can of instant pudding and found a dead fly in it. He could take one of five different actions."

Give each student a card describing an action. (Note: Prepare these in advance.) Each card should contain one of the following action statements:

--Write a nasty letter to the pudding company saying how upset he was to find a fly in the can.

--Take out the fly, stir up the pudding, and eat the pudding.

--Throw out the can and decide never to buy that brand again.

--Take the can back to the supermarket and ask for his money back.

--Freeze the can--pudding, fly, and all--and write a letter to the company explaining what happened and offering to mail the can to them.

3. Post the following descriptions of possible results or consequences around the classroom:

Adapted with permission from Patricia D. Murphy, CONSUMER EDUCATION CURRICULUM MODULES: A SPIRAL PROCESS APPROACH (Fargo, N.D.: College of Home Economics, North Dakota State University, 1974).

--The pudding company will give George his money back and investigate the plant's operation.

--The supermarket will give George his money back and complain to the company.

--The company will not know that there was a problem.

--The supermarket will not know that there was a problem.

--The company will continue using unsanitary processing techniques.

--George may get sick.

--George will have acted responsibly to protect his own health and the health of others.

4. Tell students to match the actions on their cards with possible consequences or results by standing in front of one possible consequence.

5. Ask students to give reasons for their decisions. Allow them to change their minds.

6. Through discussion, help students determine as a class which action will bring about the desired change.

7. As a follow-up activity, have students role-play various oral complaint situations which are meaningful to them. (Note: Explain the following "rules" for effective oral complaining: be firm; do not yell; be persistent; ask to see the manager; bring proof of the problem.)

4. SMALL-CLAIMS COURT
(Grades 7-12)

Content Focus: Small-claims court

Subject Areas: Social studies, business, language arts

Learning Objective: Students will list the characteristics and describe the role of a small-claims court after reading and role-playing a small-claims court case

Time Required: 2-3 class periods

Materials Needed: Handout 4a, "How to Use the Colorado Small-Claims Court" (or copies of your local small-claims court pamphlet); Handout 4b, "Case Studies for Small-Claims Court"; Handout 4c, "Small-Claims Court Decision Sheet"

Procedure

1. Distribute copies of Handout 4a and allow time for students to read it. Discuss the following questions:

--What is a small-claims court?

--Who can use a small-claims court?

--When and how can you use a small-claims court?

--What goes on at a trial in a small-claims court?

--What problems are related to collecting judgments awarded by the court?

2. Divide the class into three or four groups. Explain that each group will conduct a mock trial for one of the case studies described in Handout 4b, with individual group members taking the different parts involved in each case. Read the following role descriptions to the class:

--Judge. The judge must see that each side has a fair chance to present its case. The judge should not dominate the proceedings but may ask questions of the defendant, the plaintiff, and the witnesses.

--Plaintiff. This person has accused the defendant of an action (or inaction) which is unfair. The plaintiff applies to the court for relief. In a small-claims court, the plaintiff asks the judge to make the defendant pay a certain amount of money (under $500.00). The plaintiff speaks to the judge first.

--Defendant. This person has been accused by the plaintiff and summoned into court, perhaps against his or her will. The defendant listens to the accusation and then tries to prove it untrue or offer justification for his or her actions.

--Witness. Each witness gives evidence to support the case of either the defendant or the plaintiff.

3. Explain that the following procedure is used in small-claims court:

--The judge calls on the plaintiff to present his or her case. The plaintiff presents the case and calls witnesses, if there are any. After resting the case, the plaintiff will not get a chance to speak again before the court.

--The judge calls on the defendant to present his or her case. The defendant presents the case and calls any witnesses.

--The judge looks over any documentary evidence and announces the decision.

4. Distribute copies of Handout 4c. As each group presents its case, have the remainder of the class complete the handout.

5. After each case is presented, ask students to share their decisions and explain their reasons. Use the following questions as a guide to a summary discussion:

--What are the advantages and disadvantages of using small-claims court?

--If you played a role, how did you feel about it?

--Would you ever use a small-claims court? Why or why not?

Handout 4a

HOW TO USE THE COLORADO SMALL-CLAIMS COURT

auto or other property damage, you should bring a witness qualified to testify to the damages caused by the other party.

You may also bring any other witnesses whom you feel can help you explain your case. The clerk will issue a subpoena to require the attendance of anyone you want as a witness. Make sure your witness knows the exact date and time for the trial and then make sure he or she appears for the trial.

Defendant. If you are the defendant and you do not wish to contest the plaintiff's claim, you may settle with the plaintiff before the date set for trial and have the action dismissed by the court, and no judgment will be entered against you. If you do not settle and do not appear at the trial, a judgment may be awarded by default to the party who does appear. You may answer the complaint stating why you don't owe the money, and you may file a counterclaim, which means you may claim that the plaintiff owes you money. The clerk will explain the counterclaim procedures to you.

Remember, whether you are the plaintiff or the defendant, you have to appear at the trial, or you will lose the case. If there is some important reason why you can't be in court on the day of your trial, call the court clerk and try to arrange a continuance to another date.

WHAT TO DO AT THE TRIAL

The trial is just a simple, informal hearing before the judge or referee. Try to get to court early so that you will have time to find the small claims courtroom, but remember, there may be a number of cases to be heard so you will have to wait your turn.

If the person you are suing does not appear for the trial, and he or she was properly served with the notice, then you will probably win your suit by default, but you will still have to explain your case to the judge or referee. If he or she does appear, then the judge or referee will hold a hearing and decide which of the parties should win the case. If you are the defendant and the plaintiff doesn't appear for the trial, the suit against you will probably be dismissed.

When your case is called, you should try to explain as simply as possible why the person you are suing owes you money. If you are the defendant, you will have an opportunity to explain why you don't owe the plaintiff the money he is suing you for. The judge or referee will probably help you by asking questions, and you should try to answer these questions clearly and directly. Remember, there are usually a large number of small claims cases to be heard, and you have a limited time to present your views.

GETTING YOUR MONEY

If the judge or referee decides in your favor, he will enter a formal court order, finding that the person you sued owes you a specific amount of money. The judge's decision in the case is called a judgment.

If the court has awarded a judgment in your favor, you should ask the defendant to pay you immediately, and, if the defendant isn't present, you should let him know that a judgment has been awarded and ask him to pay.

If the defendant refuses to pay you the money after you have received a judgment, you may obtain a writ of execution from the court clerk and cause the sheriff of the county to seize any property or wages of the defendant not exempt. Remember, the court cannot collect your money for you, and you may wish to have a lawyer help you with collection.

CAN YOU APPEAL A CASE IF YOU LOSE?

If both the plaintiff and defendant agree that they will be bound by the decision of the judge or referee, no record will be made, no appeal will be available, and the judge or referee's decision will be binding. If they don't make that agreement, then either party may appeal, using the record of the trial. No new trial will be held. If you decide to appeal, you must file your appeal within ten days, and the appeal will be decided in the district court (or in the superior court in Denver). At the district or superior court level, you can be represented by an attorney if you desire.

You may prefer to have an attorney if you decide to appeal, because of the technicalities involved in preparing the appeal, perfecting it, and presenting it.

The party filing an appeal must be prepared to file a bond to secure the payment of the judgment and costs.

State Court Administrator's Office

Judicial Bldg.
2 East 14th Ave.
Denver, CO 80203

HOW TO USE THE COLORADO SMALL CLAIMS COURT

A Guide To The Procedures
Of The Small Claims Divisions
Of The Colorado County Courts
October 1, 1976

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WHAT IS THE SMALL CLAIMS COURT?

The small claims courts are informal courts which people can use to sue for small amounts of money, up to $500, without a lawyer.

Small claims courts are divisions of the county courts, and a judge or referee presides over the small claims division.

While they are official court cases, small claims hearings are designed to be quick and relaxed to provide people an inexpensive and speedy method of settling minor claims.

WHO CAN USE THE SMALL CLAIMS COURT?

Any person or a corporation, partnership, or other organization can file an action in the small claims court. No attorneys are allowed in small claims actions, unless requested by the defendant; the use of juries is prohibited; and no other person not a real party to the transaction sued upon, such as a collection agency, can bring a small claims action.

WHEN TO USE THE SMALL CLAIMS COURT

Small claims courts are for money debts, personal injury, or property damages up to $500, or for cancelling, avoiding, or getting out of a contract when the amount involved does not exceed $500.

Some examples of when you may use the small claims courts are:

a) when your landlord refuses to return your security deposit;

b) when a laundry loses or damages your clothing;

c) when someone has damaged your automobile and won't pay for the repairs;

d) when someone owes you money on bad checks, or for past-due bills, services rendered, or goods sold and delivered; or

e) when someone has defrauded you into signing a contract, and you want to get out of that contract.

SUMMARY

Use the small claims divisions when:

a) the amount of money involved is no more than $500; and

b) someone owes you money or has damaged your property and that person refuses to pay; or

c) you want to get out of a contract.

WHICH SMALL CLAIMS COURT SHOULD YOU USE?

The party being sued in the small claims court (called the defendant) must live, be regularly employed, or have an office for the transaction of business in the county where the claim is filed. Therefore, you should file your small claim in the small claims court in the county in which the person or company who owes you the money lives, works, or has an office.

HOW TO START A SMALL CLAIMS ACTION

If you are filing a small claim, you are called the "plaintiff." If you have been sued, you are called the "defendant." To start an action in the small claims court, you must file a "complaint," which explains whom you are suing, for how much money, and why you claim the money.

To start your small claims suit, fill out the small claims form which you get from the court clerk. The complaint must have complete names and addresses, the amount you are seeking, when it became due, and a brief statement of why the amount is owed. The bill must be one owed directly to you and not to anyone else.

The clerk will explain the various ways the complaint may be given to the defendant. This is called service of the complaint. The primary method of service is by certified mail, return receipt requested, notifying the defendant of the date and time to appear for trial. If the defendant cannot be served by mail, then a process server or sheriff must be used. The clerk will advise you of the appropriate dates available for the return and trial. If you wish the trial to be held in the evening or on a Saturday morning, please tell the clerk. He or she will let you know about the available dates.

USE OF ATTORNEYS

If you are the defendant and you wish to be represented by an attorney, advise the clerk and he or she will give you a form to sign, requesting transfer of the action to the county court, so that you may be represented by an attorney. If the defendant obtains an attorney by this method, the plaintiff also may then have an attorney. If the case is transferred and tried in county court, the same rules apply as in the small claims court, but attorneys are allowed.

HOW MUCH DOES IT COST?

There is an $8.00 filing fee to start a small claims action. This fee must be paid to the clerk of the court before the claim can be filed. A tax of $1.00 is also collected.

There is no additional fee for serving the first notice of the complaint by certified mail upon the defendant. If service by mail is unsuccessful, then a process server or sheriff must be used. The fee for personal service by the process server or the sheriff, which the plaintiff must pay, depends upon the actual cost.

If you win your suit, you are entitled to recover from the defendant the costs of filing the suit and service of the complaint in addition to your original claim. The judge will charge the other party for your costs of bringing the suit as a part of the judgment if you win your case.

GETTING READY FOR TRIAL

Plaintiff. The most important thing to do in getting ready for the trial is to know the exact date, time, and place of your trial and to be there on time. Please notify the clerk if you and the defendant settle your claim before the date set for trial.

You should collect any papers, documents, or pictures which have anything to do with your case and bring them with you when you go to your trial. Bring receipts, bills, and estimates to show to the judge or referee to help prove your claim. If your claim is for

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Handout 4b

CASE STUDIES FOR SMALL-CLAIMS COURT

Case 1

Plaintiff: Jim Cook (tenant)
Defendant: Darcy Scott (landlord)

Jim Cook, the tenant, paid a $100 cleaning deposit with the understanding that if he cleaned the apartment when he left the deposit would be refunded. Darcy Scott, the landlord, refuses to refund the money, saying that she had to use the money to have the bedroom painted because it was so dirty it could not be cleaned. Mr. Cook declares that the bedroom needed repainting when he moved in three years previously. (An inventory taken three years ago indicates that the apartment was clean, freshly painted, and in good condition at that time.) Previous attempts to resolve have been unsuccessful. Mr. Cook is suing Ms. Scott to get the $100 deposit back.

You may choose any witnesses you want.

Case 2

Plaintiff: Brian Roberts (buyer of the car)
Defendant: Ann Harvey (seller of the car)

Brian Roberts, the plaintiff, bought a used 1965 Dodge Dart. Within ten days after he purchased the car, he noted that the transmission was not functioning properly: the car would jerk as it shifted from gear to gear, almost causing whiplash to the passengers. He also noted a pronounced clanking noise during acceleration, and reported that the car was hard to start after it had been standing for long periods of time.

Mr. Roberts asked the seller, Ann Harvey, to replace the transmission. Ms. Harvey refused, saying "This is a used car." Her position is that the buyer recognized that the car was used when he bought and paid cash for it. He signed a contract. No warranty was issued since it was a used car. Ms. Harvey argues that Mr. Roberts had a chance to drive the car before he bought it and that he should have realized that a used car might have worn-out parts.

You may choose any witnesses you want.

Case 3

Plaintiff: Keven Hughes (neighborhood boy)
Defendant: Ms. Miller (property owner)

The defendant, Ms. Miller, had arranged to pay Kevin Hughes, a neighbor, $50 for watering her yard for four weeks while she was on vacation. She paid him $25 in advance; the rest was to be paid after she returned. She showed Kevin how to use the sprinkling system.

When the defendant returned, her lawn and flowers were dry and dead. When the plaintiff, Kevin Hughes, attempted to collect the final $25, she refused on the ground that he had not rendered the services previously agreed upon.

Kevin blames a faulty sprinkling system for the problem.

You may choose any witnesses you want.

Case 4

Plaintiff: Lynda Fisher (junior in high school)
Defendant: Steve Sampson (owner of charter tour service)

Lynda Fisher wanted to go to Japan for her summer vacation, but she had saved only $500. She read a full-page ad in a

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magazine: "Student group flights from Philadelphia to the Orient--only $450 round trip. To be eligible, you must join our student group. Just send a deposit of $100 toward the purchase of a round-trip ticket and you'll become a member."

Lynda filled out a coupon indicating that she wanted more information. She received a brochure repeating the information in the ad and indicating that the chartered flights would be booked on a scheduled airline. She signed an agreement to join the student group plan and enclosed $100 as a deposit.

A short time later, a membership card from Pan-National Student Tours arrived with a notation that Lynda's flight would be scheduled for June 28, that final payment for the trip was requested by May 15, and that tickets would soon follow. The remainder of the fare was mailed and Lynda heard no further word.

On June 1, Lynda telephoned the Pan-National office and was told: "The trip is being processed, and tickets will be sent as soon as plans are complete."

As of June 20, Lynda had still not heard from the tour office. The agent, Mr. Strazzi, reported that the trip to the Orient was undersubscribed and that, therefore, the complete tour had been cancelled. For the same fare, however, Pan-National would fly Lynda to London and try to make other arrangements for transportation to the Orient. Of course, the cost of these additional arrangements would be charged to the student members.

Lynda demanded her money back, including the $100 deposit. Pan-National has not yet paid. Lynda sues.

You may choose any witnesses you want.

Handout 4c

SMALL CLAIMS COURT DECISION SHEET

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Case 1

What is the issue? _____

_____

Your decision: _____

Rationale: _____

_____

_____

_____

Case 2

What is the issue? _____

_____

Your decision: _____

Rationale: _____

_____

_____

_____

Case 3

What is the issue? _____

_____

Your decision: _____

Rationale: _____

_____

_____

_____

Case 4

What is the issue? _____

_____

Your decision: _____

Rationale: _____

_____

_____

_____

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5. COMMON CONSUMER CONS
(Grades 9-12)

Content Focus: Consumer fraud

Subject Areas: Social studies, business

Learning Objectives: Students will name at least one type of help available to consumers in their community; students will list reasons for consumer protection laws; students will be familiar with ways of detecting and avoiding some common consumer frauds.

Time Required: 3 class periods

Materials Needed: Handout 5a, "Fraud Scenarios"; Handout 5b, "Hard Sell in the Health Spa"

Procedure

Advance preparation: Arrange for a community resource person (for example, a consumer-affairs specialist from the local district attorney's office) to visit the class. Explain the scenario activity. Make sure that the visitor understands the student learning objectives and that his or her role in the lesson will be that of debriefer, not lecturer.

1. During the class period preceding the visit from the community resource person, explain the scenario activity to the class. Describe the role of the resource person and the type of expertise the guest can offer. Solicit possible discussion questions from the group in preparation for the visit.

2. Divide the students into four groups. Distribute copies of Handout 5a and assign one scenario to each group. The remainder of the class period should be devoted to assigning roles and practicing role-playing the scenario. Rotate among groups to make suggestions for presentations, if necessary. Suggest a time limit for each presentation--perhaps five minutes.

3. On the day of the community-resource person's visit, introduce the guest and allow a short time for the four groups to make last-minute preparations.

4. After each group makes its presentation, focus a class discussion on the following questions:

--Did a fraudulent or unethical act take place?

--How could the consumer have protected himself or herself?

--What persons or agencies might have been able to help the defrauded consumer?

Encourage the resource person to participate by answering questions posed by the students.

5. During the following class period, allow students to practice what they have learned by analyzing the case study in Handout 5b.

6. As an extending activity, you might want to have students conduct a survey of their school or community, asking the following questions:

--Do you feel that you were cheated in the course of a recent purchase?

--What type of problem did you have?

--What did you do about it?

--Was your problem resolved? How?

Ask students to share and compile their findings. Appoint a committee to write or call the district attorney's or attorney general's office to ask about the most common gyps and fraud complaints. On the basis of these facts and the information obtained from the survey, design flyers describing common local consumer frauds and some easy ways to avoid them.

Step 6 was adapted from an activity suggested in Linda Reikes and Sally Mahe, YOUNG CONSUMERS, Law in Action series (St. Paul, Minn.: West Publishing Co.).

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Handout 5a

FRAUD SCENARIOS

"Bait and Switch" Scenario

Paul sees an ad in the newspaper for a stereo priced at much less than the amount of money he has saved to buy one: it is advertised at $99.95, and he has $200 to spend. Paul and his girlfriend go to the store to purchase the bargain stereo. When the teenagers ask to see the advertised stereo, the salesperson tries to get them to look at a higher-priced set, confiding that the advertised stereo is far inferior. The salesperson also "suddenly discovers" that all the advertised stereos have been sold. What will Paul do?

(This is an illegal selling practice, colloquially called "bait and switch.")

Unsolicited Goods Scenario

June is washing her hair when the doorbell rings. A delivery man gives her a package of three records that she did not order. The delivery man remarks that since the package is addressed to her, she might as well keep it. June decides to do so, although her mother advises her not to accept it. June listens to the records and then gives them to her friend Doug to enjoy. After three weeks, June receives a bill for $18.95 for records that she did not order and no longer has. What will June do?

(A federal law provides that if a package you did not order is sent to you in the mail, you do not have to pay the sender. You can keep it as a gift.)

Door-to-Door Scenario

Just as Sherry finishes vacuuming the carpet, a pleasant-looking young man knocks on the door. He offers to vacuum the carpet for free if she will let him demonstrate the vacuum cleaner he is selling. She tells him that she has just vacuumed the carpet. The salesman insists that

there is still a great deal of dirt left in the carpet. Sherry's mother agrees to let him demonstrate the machine, figuring that Sherry probably did a hit-and-miss job. After the salesman vacuums the carpet, he shakes out the bag and clouds of dirt and dust billow out. (Actually, the bag was full before he came to Sherry's house.) The salesman offers to sell Sherry and her mother his product, which he says they obviously need, at a reduced price. Furthermore, for every three names of new sales prospects that they give him, he will take $5.00 more off the price. What will Sherry and her mother do?

(In some states it is illegal to offer discounted prices for lists of customer leads. Furthermore, if Sherry and her mother do sign a contract to purchase something from a door-to-door salesperson, they have 72 hours in which to change their minds and cancel the contract.)

"Lemon" Car Scenario

Dale was the first in his crowd to turn 16. Everyone expects him to buy a car. After going to several used-car lots, Dale sees a slick-looking economy car on a lot owned by "Honest Jerry." Jerry himself shows Dale how clean the car is and how great the engine sounds. "The 'As Is' sign on the windshield shows how proud we are of our cars," says Jerry. Dale brings his friend Fran to take a test spin around the block. Honest Jerry assures Dale and Fran that this car has been tested and is in great shape. "In fact, another man is coming to look at it later in the day," he says. At the urging of Fran and because he wants the car so much, Dale decides to buy it on the spot. After two days of driving the newly purchased car, the generator gives out.

(Dale may try to demand his money back or demand that Honest Jerry replace the generator, but no illegal act has been committed. Dale bought the car with the disclaimer "As Is," which means that he has agreed to accept it in exactly the shape that it was when he bought it and that Honest Jerry does not have to come up with a refund or repair.)

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Handout 5b

HARD SELL IN THE HEALTH SPA

Taylor Gordon's friend John West belonged to the Central Health Spa. John usually went to the club every Monday and Wednesday to work with weights. Because Monday night was "bring a friend" night, John brought Taylor with him one Monday evening. Supposedly, guests were permitted to use the spa's facilities free of charge as long as they were accompanied by members.

While Taylor was working out on the leg lift, one of the trainers approached him and began pressuring him to sign a membership contract with Central Health Spa. Taylor kept asking how much it would cost, but the trainer repeatedly avoided giving him a specific answer other than "Just a few bucks a month." When Taylor resisted the trainer's sales pitch, three other trainers invited Taylor into an office for a talk. Inside the office they put more pressure on Taylor to join, saying that it would do wonders for his physique and his ability to attract girls.

Finally, Taylor decided to sign; thinking it wasn't a bad deal for a few dollars a month and that he really did like the club's equipment. Taylor did not read his contract before signing; otherwise he would have known that, because he was not yet 18 years old, he wasn't legally allowed to enter into a contract.

Three days later, Taylor received a notice from the health spa stating that he must pay $150 per month for the next three years. Taylor was shocked. When he called the Central Health Spa to complain, he was told that if he refused to pay, he would be sued for the full $5,400 (36 months x $150). What should Taylor do?

(Taylor was the victim of a very common high-pressure sales technique--luring a prospective customer through offering a "freebee" and putting pressure on him until he signs up. Taylor is lucky: because he is not 18 years old--the minimum legal age for signing a contract--he is not bound to it. Actually, it is illegal for a minor to sign a contract. Even though Taylor is under age, he should contact a lawyer, for his own protection, in addition to the state attorney general's office and the local district attorney's office. The latter agencies work actively to discourage such high-pressure sales contract schemes.)

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6. HOUSEHOLD EXPENSES
(Grades 5-8)

Content Focus: Budgeting and household expenses

Subject Areas: Social studies, business, home economics

Learning Objectives: Students will list basic household expenses; students will interact with parents concerning household budgeting

Time Required: 2 class periods

Materials Needed: Handout 6a, "Basic Household Expenses"

Procedure

1. Distribute copies of Handout 6a and discuss the meaning of the terms "utilities," "pocket money," "variable," and "fixed." (Utilities--water, natural gas, electricity; pocket money--spending money; fixed expenses--such expenses as rent or insurance, which do not change from month to month; variable expenses--such expenses as food and car maintenance, which may change from month to month.)

2. Ask students to estimate what their families spend per month on each item and record their guesses on the handout.

3. Ask students to take the handouts home and have their parents check them for accuracy, indicating whether the students' estimates were roughly correct, too low, or too high. Ask them to bring the handouts to class the next day.

4. Focus a class discussion on the following questions:

--Are household expenses more or less than you estimated? Why?

--What variable items are the most costly? Why?

--Which items will probably increase greatly in the future? Why?

--Why don't all families spend the same percentages of their incomes on the same kinds of things?

Handout 6a

BASIC HOUSEHOLD EXPENSES
(Per Month)

	Fixed	Variable	Student Estimate	Parent Check
Rent				
Utilities				
Telephone				
Food				
Car expenses				
Insurance				
Medical care				
Recreation				
Clothing				
Pocket money				

Note to parents: The objective of this activity is to acquaint your student with costs of everyday living. Please use the right-hand column to indicate whether the student's estimate for each type of expense is roughly correct, too low, or too high. Do not change the student's estimates or provide actual figures.

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7. BUY NOW, PAY LATER
(Grades 7-9)

Content Focus: Use of credit, credit ratings

Subject Areas: Social studies, business, home economics

Learning Objectives: Students will decide whether to apply for credit, use credit, and establish a credit rating in a classroom credit simulation; students will define "credit rating" and explain how companies, credit bureaus, and individuals can use this information

Time Required: 2 class periods (several days apart)

Materials Needed: Handout 7a, "Credit Charge Slip"; Handout 7b, "Credit Rating"

Procedure

1. Offer students 10 minutes of free time during class if they will promise to repay the time with interest within the next two days. (Perhaps 15 minutes after school to repay 10 minutes of free class time.) Explain that in order to obtain credit, each student must fill out a credit charge slip (Handout 7a). Tell students that approval or disapproval is at the discretion of the teacher or "lender" on the basis of "five Cs" for obtaining credit:

--Character (responsible attitude)

--Capacity (ability to repay)

--Capital (possession of property worth more than the debt)

--Collateral (possession of any kind which can be deposited as security for the lender)

--Common sense (ability to use credit wisely)

2. After students who have bought free time on credit have had a chance to pay it back, divide the class into several small groups. Each group should include both students who did and students who did not buy time on credit. Ask these groups to discuss the following questions:

--How do you feel about your decision to use (or not use) credit?

--Are the feelings of the credit users and those of the noncredit users different in any way? How?

--Was repaying the free time a hardship? Why?

--Was sitting in class doing work while others had free time a hardship? Why?

--Did any of the credit users decide not to use credit a second time? Why?

--Did any of the students who decided not to use credit have second thoughts about their decision? Why?

--As you observed the behavior of the class, was repayment more difficult for some than others? Why?

--The U.S. Office of Consumer Affairs estimates that one-fourth of all credit users under 25 are overextended. Can you offer any reasons as to why this may be the case?

--How would the experience of being offered free time on credit from a teacher compare to being offered or using credit for consumer purchases?

--As a result of your experiences in this activity, draw some conclusions about the advantages and disadvantages of using credit.

3. On the basis of his or her time-buying behavior, assign and hand out a credit rating to every student (use Handout 7b). Point out that students who did not use credit may have trouble borrowing in an emergency because creditors do not have any record of their repayment behavior. Discuss the criteria (these differ among among creditors) you used to assign the credit ratings.

4. As an extending activity, arrange for a speaker from the local credit bureau to talk to the class about how companies, credit bureaus, and individuals can compile and use credit-rating information.

Handout 7a

CREDIT CHARGE SLIP

In return for _____ minutes of free time today (_____ (date)),

I promise to repay _____ minutes during _____ (time period) on _____ (date).

_____ (student's signature)

____ approved ____ not approved _____ (teacher's signature)

_____ repaid on time _____ repaid late _____ not repaid

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Handout 7b

CREDIT RATING

for

_____
(name)

On the basis of the enclosed credit charge slips and collection notices (if any), the student has earned a credit rating of:

+	credit used, repaid on time, no collection notices sent
-	credit used, repaid late, notices sent
1	credit used, notices sent, never repaid
N	credit not applied for, never used

Date _____

Your credit rating is subject to change. Protect your rating; you may be denied credit in the future if your repayment record changes. Establish a credit rating by borrowing and repaying on time. You never know when you may need to use credit.

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8. WHERE DOES ALL THE MONEY GO?

(Grades 7-12)

Content Focus: Budgeting

Subject Areas: Social studies, business, home economics

Learning Objectives: Students will explain the budgeting process; students will evaluate the worth of using personal budgets by analyzing their own spending habits and preparing personal budgets

Time Required: 2 class periods (one week apart)

Materials Needed: Handout 8a, "Noodling"; Handout 8b, "Where the Money Went"

Procedure

1. Introduce this lesson by distributing copies of Handout 8a and allowing a short time for students to read it. (Of course, the correct word in each case is some variation of "budget.")

2. When most students have indicated, by raising their hands, that they have figured out the answer, focus a class discussion on the following questions:

--What is a budget?

--Is a budget really necessary?

3. Distribute copies of Handout 8b and ask students to use the column headed "How Much I Think I Spend" to estimate how much they think they spend every week on each of the items listed.

4. Have students use the handout to keep track of what they <u>really do</u> spend during the coming week as an ongoing homework assignment. (At each class period during the week, ask students how this project is going.)

5. Using the data collected on Handout 8b, focus a class discussion on the following questions:

--How did your estimate compare with your actual expenses?

--How many students spent less total money than they estimated? How many students spent more than they estimated?

--In what ways can you use the data you collected to make better use of the money you have?

6. As an extending activity, help students prepare simple budgets for the next week or month and try to follow them. Outline the following steps in the budgeting process:

--Establish goals, desires, and objectives in terms of goods and services.

--Estimate income.

--Collect data about your expenditures. (Students will have already done this.)

--Establish budget categories (the categories in Handout 8b can be used or modified) and classify them as to whether each one is a fixed expense (predictable and unavoidable) or a variable expense (can be changed at person's discretion).

--Allocate amounts of money to various categories.

--Record actual expenditures and compare them with budget estimates.

--Evaluate and revise the budget allocations in the light of actual expenditures and changing goals.

Each day, remind students of their budgets. After the week or month of budgeting is completed, discuss the following idea: Budgeting your money is a good idea and not difficult to do. (True or false? Why?)

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Handout 8a

NOODLING

Directions: In this quickie word game, some variation of the word "noodle" appears in each sentence in place of a common consumer-economics term. Read each sentence in turn. When you have figured out what a "noodle" is, raise your hand.

1. If I had noodled my money, I could afford to go to a movie tonight.

2. A noodle can help people avoid getting into financial difficulties.

3. A noodle that works for me may not work for someone else.

4. A noodle will not work unless it is based on realistic expectations about income, wants, and needs.

5. A noodle helps people plan their spending.

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Handout 8b

WHERE THE MONEY WENT

Directions: For each item listed below, estimate how much money you think you spend every week, on the average. Enter these figures in the column headed "How Much I Think I Spend." Then keep track of your actual expenditures over the next week. At the end of the week, enter the actual figures in the column headed "How Much I Actually Spent." Then bring this worksheet back to class.

Category of Expenditure	How Much I Think I Spend	How Much I Actually Spent
Snacks (candy, gum, ice cream, etc.)		
Reading matter (books, magazines, etc.)		
Personal gifts		
Hobbies		
Contributions (charity, school collections)		
Movies		
Repaying loans		
Savings for special purchase in future		
Long-range savings in bank account		
Bus fare		
Lunches		
Club dues		
Sports equipment and repair		
School supplies		
Athletic events (football, baseball, and basketball games, etc.)		
Concerts		
Dances		
Dating expenses (miscellaneous)		
Other recreation (skating, swimming, etc.)		
Records and tapes		
Professional hair care (haircuts, permanents, etc.)		
Cosmetics and toiletries		
Clothing		
Motor vehicle expenses (gas, insurance, etc.)		
Total		

9. DEVELOPING A BUDGET APPROACH
(Grades 10-12)

Content Focus: Budgeting

Subject Areas: Social studies, business, home economics, mathematics

Learning Objective: Students will evaluate their personal approaches to budgeting by comparing them with the budgeting practices of others

Time Required: 2 class periods

Materials Needed: Handout 9a, "Discussion Guide for Budget Panel Participants"

Procedure

1. Invite a panel of four or five outsiders to give very short presentations about their personal approaches to budgeting. Administrators and other teachers in your own building may be willing to serve as panelists; however, each panelist should represent a different approach to budgeting. For example, you might select a panelist from each of the following categories:

--Single young adults who are employed and living on their own
--College students
--Retired persons
--Married couples with one or more children
--Single parents

Give each panel member a copy of Handout 9a several days before the presentation.

2. Introduce the panelists to the class and briefly describe each panelist's living situation. Distribute copies of Handout 9a to the students so that they can more easily follow the presentations. (As an alternative strategy, you might arrange for each panelist to be "interviewed" by a student, using the questions on the handout as a guide.) If there is enough time to do so, encourage students to ask additional questions.

3. Ask students to write a few paragraphs about their personal philosophies about budgeting. Is going into debt ever justified? What are their spending and saving priorities? Should factors other than one's personal interests influence budget decisions? Which panelist seems most similar in terms of his or her approach to budgeting?

Handout 9a

DISCUSSION GUIDE FOR BUDGET PANEL PARTICIPANTS

Thank you for agreeing to discuss your budget approach with my class. You might want to use the questions below to briefly review your methods of money management and plan a brief presentation. Please address only those questions that you feel comfortable about answering before a group.

1. How many people are in your family?

2. What is your main source of income?

3. Do any other members of your family work?

4. What are some of your immediate and long-range budget goals, and how do you expect to accomplish them?

5. Do you use credit (charge accounts, credit cards, bank overdraft coverage) freely?

6. Do you save money regularly or invest regularly?

7. Are you paying off an installment loan other than a home mortgage? If so, for what kind of purchase--automobile, appliance, furniture, medical car, schocling?

8. Do you allocate money for individual spending categories? If so, on what basis--weekly, monthly, yearly?

9. Do you budget or plan ahead for the coming year's vacation?

10. What expenses are involved in raising your children?

11. Do you save money to purchase a major item, or do you buy it on credit and pay for it monthly?

12. Do you plan menus and shop for groceries regularly, or do you shop for groceries when you need to?

13. Are you presently attempting to cut down your spending in a certain area--gasoline, food, entertainment?

14. Are you buying a home, renting a house, or renting an apartment?

15. Are you planning for retirement?

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10. LIFE WITHOUT EDISON

(Grades 5-8)

Content Focus: Energy use

Subject Areas: Social studies, home economics, science

Learning Objectives: Students will demonstrate an increased awareness of their own energy consumption; students will identify substitutes for some energy-consuming products

Time Required: 1-2 class periods plus time outside of class

Materials Needed: Handout 10a, "Energy-Using Gadgets"; calculator

Procedure

1. Introduce the lesson by pointing out that Americans meet most of their needs for power and light by using electricity. Ask whether anyone knows where we get electricity. Make sure students understand that other kinds of energy must be used to produce electric power. Explain that in the United States, most electric power is generated by burning coal or oil, by capturing water power through damming rivers, or by releasing atomic power through nuclear reactors. Point out two reasons why energy costs are rising so sharply: the fuels used to generate electric power are in limited supply, and the processes used in locating, mining, and refining them are very expensive.

2. Distribute copies of Handout 10a. Explain that it contains a list of 80 household appliances, tools, and gadgets, not including lamps and light bulbs, which run on electrical power. Allow time for the students to briefly scan the handout. Then ask them to guess how many of these gadgets would be found in the average student's home. Accept all guesses and record them.

3. Tell students to take home the worksheets, record the numbers and kinds of electrical appliances their families have, and bring the worksheets to the next class period. Emphasize that, although many of the appliances listed have manual counterparts (carving knife,

toothbrush, lawn mower), all the items on the list are presumed to be electric.

4. When students return to class with their completed worksheets, select at least a dozen commonly used appliances--one or two from each function group on the list--and ask students to suggest what they might do or use if each one were not available. (Don't spend much time on each one, but keep at it until they are warmed up and getting the idea.)

5. Point out to the class that the list of appliances is broken up into groups, and ask why they might have been grouped as they are. Once the students have established that the appliances are grouped according to similar kinds of use or function, ask them to name those functions and list them in the left-hand margins of their worksheets.

6. Turn the students' attention to the right-hand column of the worksheet. Do some functional groups appear to be much more "needed" than others? If so, which ones? (Accept all answers; encourage as many students as possible to volunteer responses on the basis of their own priority rankings. Many students will probably say that, as a group, those electrical appliances which ensure our physical comfort are the "most needed" and could least easily be replaced or done without. Appliances used in housekeeping and food preparation are also likely to rank high on the list.)

7. Collect the worksheets. Using a calculator, tally the total number of appliances in all the students' homes and divide that sum by the number of students in the class. Announce the result (the number of appliances in an average student's home) and let students compare it with their earlier guesses. Were most guesses too high, too low, or about right? (Most students probably will have underestimated.)

8. Suggest that, as a private experiment, each student identify one appliance that he or she uses every day and refrain from using it for one week. The writing and sharing of brief reports about how difficult students found it to do without favorite appliances and what they did or used instead would be a useful extension activity.

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Handout 10a

ENERGY-USING GADGETS

Directions: This worksheet lists 80 kinds of electrical appliances, other than lamps and light bulbs, that might be found in someone's house.

Go through your own house and check off all the appliances on the list which your family owns. (Note: Make sure that the appliance is actually powered by electricity. Some appliances--especially furnaces, water heaters, refrigerators, ovens, ranges, clothes dryers, and lawn mowers--may run on gas.) If your family has an electrical appliance that is not on the list, add it at the end of the worksheet in the space provided. Add up the total number of electrical appliances in your home.

Look at all the appliances you checked. How much do you really need each one? Mark the appropriate box in that column.

Use the right-hand column to show what you might use instead of each electrical appliance in your home if you did not have electric power. For example, instead of using a dishwasher you could wash dishes by hand. (Note: You probably would not need a substitute for an appliance you could easily do without.)

Electrical Appliance	How Many in Your Home?	How Much Do You Really Need It? Very Much	Somewhat	Not at All	What Could You Do or Use Instead?
Calculator					
Clock					
Clock/radio					
Computer					
Doorbell					
Garage door opener					
Pencil sharpener					
Smoke Detector					
Typewriter					

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Electrical Appliance	How Many in Your Home?	How Much Do You Really Need It? Very Much	Somewhat	Not at All	What Could You Do or Use Instead?
Air conditioner					
Blanket					
Blower (for furnace or air conditioner)					
Fan					
Furnace					
Humidifier					
Space heater					
Vaporizer					
Water heater					
Buffer					
Clothes dryer					
Clothes washer					
Iron					
Vacuum cleaner					
Blender					
Can Opener					
Carving knife					
Coffee grinder					
Coffee maker					
Crock pot					

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Electrical Appliance	How Many in Your Home?	How Much Do You Really Need It? Very Much	Somewhat	Not at All	What Could You Do or Use Instead?
Dishwasher					
Egg cooker					
Exhaust fan					
Food processor					
Freezer					
Frying pan					
Garbage disposal					
Hot plate					
Juicer					
Microwave oven					
Mixer					
Oven					
Popcorn popper					
Range					
Refrigerator					
Roaster					
Toaster					
Waffle iron					
Warming tray					
Wok					
Yogurt maker					

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Electrical Appliance	How Many in Your Home?	How Much Do You Really Need It? Very Much	Somewhat	Not at All	What Could You Do or Use Instead?
Drill					
Edger					
Hedge clipper					
Lawn mower					
Paint mixer					
Sander					
Saw					
Soldering iron					
Trash compacter					
Curling iron					
Foot-care appliance					
Hair dryer					
Hair-styling brush					
Heat lamp					
Oral-hygiene appliance					
Shaver					
Sun lamp					
Toothbrush					
Aquarium equipment					
Amplifier					
Cassette recorder/player					

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Electrical Appliance	How Many in Your Home?	How Much Do You Really Need It? Very Much	Somewhat	Not at All	What Could You Do or Use Instead?
Electronic TV game					
Film projector					
Musical instrument					
Pool or hot-tub equipment					
Radio					
Slide projector					
Slide viewer					
Television					
Video recorder					

Total number of electrical appliances, other than those used for lighting, in your home: _____

11. BAG OF TRASH
(Grades 7-9)

Content Focus: Resource waste in packaging practices

Subject Areas: Social studies, science, home economics

Learning Objectives: Students will differentiate between renewable or recyclable resources used in packaging materials and nonrenewable containers; students will list alternatives, and the consequences of those alternatives, to wasteful packaging practices; students will recycle an empty container

Time Required: 1 or 2 class periods plus time outside of class

Materials Needed: Empty containers; Handout 11a, "How Much Can Be Recycled?"

Procedure

1. Ask each student to bring to class at least one clean empty container that has been disposed of in the family trash can or a household wastebasket. Display all these items on a table or counter in the classroom.

2. Divide the class into small groups. Divide the "trash" into the same number of groups and assign each group to a "trash collection." Ask each group to select a discussion leader and a recorder/reporter. Distribute a copy of Handout 11a to each group and ask the students to complete it as a group, using the trash that has been assigned to them.

3. Allow 10 or 15 minutes at the end of the class period for the recorders to report briefly on the findings of their groups.

4. As an extension activity, ask each student to take home one of the discarded containers and find a new use for it. During an ensuing class period, ask students to report on how they reused or recycled their containers. The following questions may stimulate discussion:

--How did you feel about reusing something you would normally throw away?

--Did people comment on your energy-saving activity?

--Will you continue to reuse this item instead of throwing it away? Why (or why not)?

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Handout 11a

HOW MUCH CAN BE RECYCLED?

Directions: Most products that people buy are packaged in containers of various kinds. When we buy and use products, we usually throw away the containers. Yet the containers themselves are products, made from various kinds of natural resources. Some containers are designed to be reusable--for example, glass bottles used to hold soft drinks or milk. Other kinds of containers are recyclable; for example, aluminum cans. These types of containers represent the least-wasteful methods of packaging. Other containers, while not reusable or recyclable, are made from renewable resources--for example, wood or wood products, which include cardboard and paper. The most-wasteful kinds of packaging make use of plastics and other synthetic substances which are made from derivatives of petroleum, a nonrenewable resource.

1. List the discarded containers assigned to your group in the chart below, and decide whether each one is reusable, recyclable, made from a renewable resource, and/or made from a nonrenewable resource. Note that some items may fit into more than one of these categories.

Container	Reusable	Recyclable	Renewable	Nonrenewable

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2. Which methods of packaging seem to be the most wasteful of natural resources? List these in the chart below. For each kind of container, suggest an alternative method of packaging that would be less wasteful--for example, five pounds of potatoes might be packaged in a paper bag (renewable resource) rather than in a plastic bag (nonrenewable resource). Now use the right-hand column to briefly list some possible consequences of using the less-wasteful method of packaging each item--for example, using paper instead of plastic bags would help conserve our oil reserves but might cause depression and unemployment in the plastic industry.

Container	Alternative Packaging Method	Possible Consequences

3. Do you think that the federal government, in an attempt to conserve natural resources, should impose restrictions on the packaging of products? Why (or why not)? If you think that the government should control packaging, what restrictions would seem necessary and reasonable? Would you, personally, support such restrictions? How could the general public be persuaded to support restrictions on packaging?

12. TASTE TEST
(Grades 4-6)

Content Focus: Value, comparison shopping, purchasing decisions

Subject Areas: Social studies, home economics

Learning Objectives: Students will be able to define the terms "brand name," "house brand," and "generic"; students will be able to discuss how personal values and judgments influence consumer choices

Time Required: 1 class period

Materials Needed: Handout 12a, "Product Evaluation Form"; can opener; toothpicks; cans of pineapple chunks or other fruit that is available locally under three types of labels: national brand (for example, Del Monte), house or store brand (for example, Topco), and generic. Provide enough cans of each type so that each student can sample at least one piece of fruit from each type of can.

Procedure

1. Before class, cover the labels on the cans with aluminum foil or heavy paper. Code the types of brands "A," "B," and "C." Make sure all prices are removed or obscured. Open the cans and place them, along with the toothpicks, on a table in the front of the room.

2. Distribute copies of Handout 12a. Explain that the three different brands of fruit will be rated by a "blind" test. Ask the students to sample one piece of each brand. (It works best if everyone samples "A" and then comes back for "B" and then "C.") Allow them to discuss the qualities of each brand during this part of the activity.

3. After students have had an opportunity to taste the three items and fill out the first part of the handout, have them discuss the following question:

--What differences between brands, if any, did you taste or observe (color, size, etc.)?

Explain that one can of fruit is a store or house brand, one is a name brand, and one is generic. (If students are unsure of the meanings of those terms, you might offer the following explanation: A house brand is a store's own brand. It is likely to be cheaper than a nationally advertised brand, such as Del Monte. Many house-brand products are produced by the same companies that make nationally advertised brands. A store can sell its house brand more cheaply because advertising costs are lower. A generic-label product has no brand name. The label is printed in black and white and gives only product information. Since it is not advertised at all and has a plain label, it is likely to be the lowest-priced of the three types of products. Generic products may not be uniform in taste, consistency, color, size, or other qualities; they are normally described as "suitable for everyday use.")

4. Poll the class as to which brand they prefer and why. Post the responses.

5. Uncover the labels and announce the price of each product. Then discuss the following questions:

--Could you guess the name brand, house brand, and generic brand by sight and taste alone? Why (or why not)?

--Would you change your decision about which brand you would buy now that you know the prices? Why (or why not)?

--Are the most expensive products always the best quality? How is "best" determined?

--Is an item a "good buy" just because it is cheap? Why (or why not)?

--Why do people buy brand-name products?

--How do consumers decide among many brands? Is there sometimes peer pressure to buy certain brands (for example, Levi's, Adidas)?

Handout 12a

PRODUCT EVALUATION FORM

Directions: Rate each of the three products on each characteristic listed below, using the following scale: 1 = high quality, 2 = medium quality, 3 = low quality.

Item	Taste	Appearance	Texture	Price
A				
B				
C				

Before price is known: Which item would you buy? Why?

After price is known: Which item would you buy? Why?

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13. COMPARISON SHOPPING
(Grades 5-8)

Content Focus: Comparison shopping, unit price

Subject Areas: Social studies, business, home economics, mathematics

Learning Objectives: Students will become aware of the different prices that are charged for the same item by comparing prices in different kinds of stores; students will understand the advantages and disadvantages of comparison shopping; students will use unit pricing to determine the most economic purchases

Time Required: 3 class periods plus time outside of class

Materials Needed: Handout 13a, "Comparison Shopping Guide"; different-size packages of the same items (for example, cookies, shampoo, potato chips)

Procedure

1. Introduce the topic of comparative shopping by briefly discussing this question: Is the same item necessarily priced the same at different stores? Why (or why not)?

2. Distribute Handout 13a and ask each student to list several items that he or she would be interested in buying (shampoo, clothing, dog food, etc.).

3. Have students brainstorm a list of different kinds of stores in their community which would sell the items on their handouts. (Note: Students in large cities could compare supermarkets, convenience stores, discount stores, and specialty stores. Students in rural areas or small towns may have to rely on newspaper advertisements, mail-order catalogs, telephone calls, and interviews. For rural students, this might be a good problem-solving activity during a field trip to an urban shopping center.)

4. As an out-of-class activity, have students take their copies of the handout and record prices of various brands of the same items at two

or three different stores. Emphasize that the items being compared must be equal in size or quantity.

5. Ask students to share the results of their comparison-shopping research and discuss questions:

--Did you find price differences among different brands of the same item? Why do you think these differences exist?

--Did you find different prices for the exact same item (same brand and size) at different stores? How do you account for this?

--Did coupons, special offers, or sales affect the pricing? Is an item that is "on sale" always the best buy? Why (or why not)?

--Is the least-expensive item always the best buy? Why (or why not)?

--What did you learn from your comparison-shopping experience? Was it a hassle? Are there any situations in which comparison shopping might cost you more than it would save?

(Note: As a follow-up activity, have students keep track of changes in the prices of the items on their list for a month or more. This activity could lead to a meaningful study of inflation.)

6. Explain that comparison shopping also involves comparing different-size packages of the same product in the same store. Display two or three different-size packages of potato chips, shampoo, cookies, and other familiar items. Choose some products in which the bigger package is the best buy and some products in which the smaller package is the best buy. Make sure that students know the price of each item. Ask the students to vote on which packages they think would offer the most for the money. Record the votes on the chalkboard.

7. Tell students that they can accurately decide which package size is the least expensive by using a technique known as "unit pricing." Unit pricing indicates how much each product costs <u>per unit</u> (per ounce, pound, or pint). The way to calculate unit price is to divide the price of the package by the number of units it contains. For example, the unit price of a one-pound bag of candy priced at $1.60 would be ten cents per ounce. Ask students to calculate the per-unit prices of the packages on display.

8. Now ask students to compare their guesses as to which packages provide the most for the money with the actual figures obtained by using the unit-pricing formula. Discuss the following questions:

--How accurate were their guesses about which packages represent the most economical buys?

--Is the largest package of an item always the most economical buy? Why (or why not)?

--How do you think most people decide which packages are the most economical purchases?

--Why might shoppers fail to use unit pricing even though they know how to use the technique?

--Do you think stores should provide information about unit pricing? Why (or why not)?

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Handout 13a

COMPARISON SHOPPING GUIDE

Item	Brand	Size	Store #1 Price	Store #2 Price	Store #3 Price
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

14. MY JEANS ARE BETTER THAN YOUR JEANS

(Grades 7-9)

Content Focus: Clothing purchase, label information

Subject Areas: Social studies, home economics

Learning Objectives: Students will understand the meaning of clothing label information; students will compare the quality, cost, and aesthetic appeal of several brands of jeans; students will recognize how personal values influence purchasing decisions

Time Required: 1 class period

Materials Needed: Handout 14a, "Jeans Rating Sheet"; several brands of new jeans (borrowed from local stores); several brands of used jeans (brought from home--ask each student who volunteers to bring in a pair of jeans to make a "label" that tells when the jeans were purchased, how much they cost, and approximately how many times they have been washed)

Procedure

1. Display samples of new and used jeans in various places around the room. Make sure each pair of jeans has a label showing price and other information (see "Materials Needed").

2. Allow 15 or 20 minutes for students to examine the jeans and fill out their rating sheets (Handout 14a).

3. Ask students to share their evaluations and discuss the following questions:

--What are the relationships between quality, brand name, price, and style?

--What are the advantages and disadvantages of relying on brand names when making purchasing decisions?

--Was sufficient label information provided for the new jeans?

--How will this experience affect your future buying habits?

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Handout 14a

JEANS RATING SHEET

Directions: Use the form on this page to describe and evaluate the new jeans. Fill out all the other boxes before assigning each pair of jeans an overall rating of E (excellent), M (mediocre), or P (poor) and deciding whether they are worth the price.

	Brand A	Brand B	Brand C	Brand D	Brand E
Brand name					
Price					
Instructions for care (can they be washed and/or dried by machine?)					
Construction (are seams straight and even; do legs hang straight?)					
General appearance (is top-stitching straight; are there loose threads?)					
Overall rating					
Are they worth the price?					

Directions: Use the form on this page to describe and evaluate the used jeans. Fill out all the other boxes before assigning each pair of jeans an overall rating of E (excellent), M (mediocre), or P (poor) and deciding whether they were worth the price.

	Brand A	Brand B	Brand C	Brand D	Brand E
Brand name					
Original price					
Date of purchase					
Approximate number of washings					
Condition of fabric (is color faded, body limp?)					
Obvious damage (are seams ripped, hems frayed, knees worn through?)					
Overall rating					
Were they worth the price?					

Write a paragraph explaining which pair of jeans was the best buy, and why you came to that conclusion.

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15. CONSUMER BUYING GUIDES
(Grades 10-12)

Content Focus: Consumer research

Subject Areas: Social studies, business, home economics, communication language arts

Learning Objectives: Students will demonstrate in writing or verbally a knowledge of the processes involved in consumer research by making plans to investigate consumer topics; students will practice critical evaluation of products and services by completing observation and evaluation sheets; students will report to the class about some of the factors involved in making decisions about housing, transportation, home furnishings, recreation, health services, food, drugs, and other purchases; students will report to class about consumer strategies related to their topics

Time Required: Parts of 8-10 class periods plus time outside of class

Materials Needed: Handout 15a, "Assignment Sheet"; Handout 15b, Preliminary Meeting Report"; Handout 15c, "Progress Log"; Handout 15d, "Project Evaluation Form"; seven folders or portfolios

Procedure

1. List the following categories of consumer purchases on the board: food, clothing, housing, home furnishings and equipment, transportation, recreation, health and medical care. Ask the students to form seven groups, and tell each group to pick one of the seven categories for a research project. (You may need to make assignments if more than one group wants the same topic.)

2. Distribute copies of Handouts 15a, 15b, and 15c and give each group a folder or portfolio. Tell them to work independently in groups, following the instructions on the handouts. Allow time for students to read the handouts and ask questions, if necessary.

3. Through open discussion, establish a project deadline date. Explain that time will be set aside during each class period meanwhile for the groups to meet and make plans; however, the actual research and preparing and rehearsing of presentations will be done outside of class.

4. When all seven groups have completed their projects, set up a schedule for making presentations to the class as a whole. (Note: You will need to check with each group to see how much time will be required and what special equipment, if any, will be needed.)

5. When the groups are ready to make their presentations, distribute copies of Handout 15d and ask students to evaluate the group presentations and describe their reactions to participating in their own projects.

6. Conclude the unit by asking students to identify and discuss some general principles that operate in making sound consumer decisions.

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Handout 15a

ASSIGNMENT SHEET

Directions: Prepare a presentation on your category of consumer purchases, following the steps outlined below.

1. Identify the major factors or variables involved in obtaining your group's type of product or service.

2. Prepare a form which will assist your group in organizing data about the factors involved in purchasing the service or product.

3. Using this form as a guide, research your topic. Read newspapers and consumer handbooks, call government agencies, interview people, make phone calls, visit businesses, etc.

4. Develop a "buying and information guide" on your group's consumer purchase category and present it to the class in one or more of the following ways:

--Simulated television or radio program
--Videotape
--Panel discussion
--Demonstration
--Charts and other visuals
--Slide/tape program
--Role-play exercise

5. Maintain a folder containing a progress log (Handout 15c) and other information you accumulate.

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Handout 15b

PRELIMINARY MEETING REPORT

Topic:

Chairperson:

Group members:

Goals:

Task assignments:

Schedule (based on deadline date):

Handout 15c

PROGRESS LOG

Topic:

Date:

Decisions/Actions

Things We Need Help With

Things to Be Done

Date:

Decisions/Actions

Things We Need Help With

Things to Be Done

Date:

Decisions/Actions

Things We Need Help With

Things to Be Done

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Date:

Decisions/Actions

Things We Need Help With

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Things to Be Done

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Handout 15d

PROJECT EVALUATION FORM

Directions: Answer the questions below, using your own paper.

1. Evaluate each group presentation by answering the following questions:

--What were the main things you learned?

--Was the presentation factual? Well organized? Interesting? Explain.

--How could it have been improved?

2. Evaluate your role in your own group by answering the following questions:

--What new information did you learn? Was it useful?

--What were your major tasks in the group?

--How well did the members of the group work together?

--What was the best part of the project?

--What would you have done differently?

16. THE WORLD'S GREATEST PERSON

(Grades 4-6)

Content Focus: Advertising techniques

Subject Areas: Social studies, language arts, fine arts

Learning Objective: Students will recognize legal, illegal, and borderline "puffing" or exaggeration as common advertising techniques

Time Required: 1-2 class periods

Materials Needed: A variety of art supplies, enough for the whole class (scissors, paste, markers, construction paper, newsprint, old magazines for cutting up); Handout 16a, "Puffing"

Procedure

Note: Try to arrange to conduct the first part of this lesson in the art room or cafeteria so that students will have enough room to work.

1. Distribute copies of Handout 16a and allow a few minutes for students to read it. Make sure that students understand the basic concept: If you're trying to sell something, you want to make it sound as wonderful as possible.

2. Announce that students will now have a chance to design ads for selling themselves--as "the world's greatest person." Cartoons, collages, drawings--any format is permissible. (If there is not sufficient time or space to do this in class, students can make their ads at home using their own materials.)

3. When students have finished their ads, post them around the room. Let the students examine them. Ask: Which ads are the most

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This activity was adapted with permission from Linda Riekes and Sally Mahe, YOUNG CONSUMERS, 2nd ed. (St. Paul: West Publishing Company).

effective? Why? Are some more convincing than others? Why? Use the following questions to continue the discussion:

--Who thought their ads were honest? Which students felt that their ads were dishonest?

--Did students exaggerate their good qualities? Why?

--What is the difference between puffing and lying?

--How can people decide whether an ad is trustworthy? Are some kinds of advertising claims more likely to be true than others?

4. As an extension activity, ask students to find and bring to class examples of ads that use puffing, ads that seem to be actually dishonest, and ads that might be either one or the other. Make a bulletin-board "puffing" display.

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Handout 16a

PUFFING

The law says that "puffing" (exaggerating the good qualities of an item) in advertising is not considered dishonest or misleading advertising. Giving the consumer the idea that something is true when it is not true, however, is considered dishonest, and it is illegal.

An ad which describes a pair of jeans as "the most fantastic on the market" is an example of puffing; it is a legal form of advertising. However, if an ad states falsely that a certain product can cure a disease, that is considered illegal advertising. For example, the Federal Trade Commission forced the advertisers of a popular mouthwash to stop claiming that it "helps prevent colds" because the company could not provide proof that this was true.

17. ARE YOU PAYING AD-TENTION?

(Grades 5-8)

Content Focus: Advertising techniques

Subject Areas: Social studies, communication, home economics

Learning Objectives: Students will describe some approaches and techniques used in visual advertising; students will gain insight into the extent and kinds of impact that an ad may have on an individual

Time Required: 1 class period

Materials Needed: Ads clipped from magazines and newspapers (see step 1 below); plain paper and markers for the students.

Procedure

1. Collect 10 or 12 ads that appear frequently in magazines or local newspapers. The products and services advertised should be familiar to students (soft drinks, fast-food franchises, current motion pictures, new cars or motorcycles, running shoes, chewing gum, etc.). Try to find ads that feature familiar logos or slogans--for example, McDonald's golden arches and "You deserve a break today" theme. All the ads should be large enough to be clearly visible from across the room.

2. Post the ads around the classroom before the beginning of the class period. Do not comment on their presence, but allow several minutes for students to observe them. Pass out several sheets of plain paper and a marker to each student.

3. Take down the ads. Tell students to try to reproduce as many ads as they can from memory, using a separate piece of paper for each ad. Explain that you don't expect them to do good art work, but simply to jot down slogans or headlines and make rough sketches of any elements of an ad which they remember. Ask them particularly to indicate which products, services, and places were being promoted in the ads. Allow 15 or 20 minutes for students to try to reproduce the ads.

4. Post the ads again and let students compare their own reproductions with the actual ads. Focus a discussion on the following questions:

--Did you pay much attention to the ads when you came into the classroom? Did you make a special effort to look at them or study them?

--Have you seen any of these ads before? Which ones seemed most familiar?

--Which ads did you remember best?

--What kinds of things in the ads were easiest to remember? Pictures? Slogans? Names of products?

--Were you surprised by how much you remembered?

--Now that you have participated in this activity, do you have any new thoughts about how much you are personally influenced by advertisements?

(Note: You may need to point out that people are affected by advertising even when they are not consciously paying attention to it. This is known as a subliminal effect, and it is greatly reinforced by repetition. After participating in this lesson, the students should understand that people who say they aren't influenced by advertising are kidding themselves.)

5. As an extension activity, each student could choose a favorite product and make up a catchy slogan or jingle that could be used in an ad for that product. The class could then share the results and decide which ones are the most effective.

18. WHY DO WE BUY?

(Grades 7-9)

Content Focus: Impulse buying

Subject Areas: Social studies, home economics, business

Learning Objective: Students will learn about marketing techniques used to create impulse sales revenue

Time Required: Parts of 2 class periods plus time outside of class

Materials Needed: Handout 18a, "Supermarketing Checklist"

Procedure

1. Introduce the concept of impulse buying by asking students to react to this statement: "Approximately 70 percent of all supermarket purchases are not planned in advance." Ask students if they frequently make purchases impulsively. What kinds of things do they buy on impulse?

2. Distribute copies of Handout 18a and explain that this assignment will involve doing ma-keting research. Students will need to spend some time investigating marketing strategies and consumer buying habits at a local supermarket. Encourage students to find partners and work in pairs.

3. After the students have completed their research, divide the class into small groups and ask the group members to share the information gathered at the supermarket. Then, using the insights gained from the supermarket investigations, ask each group to generate a list of shopping tips designed to minimize impulse buying.

4. Combine the group lists into a master "shopping tips" list and let the class as a whole brainstorm ways of disseminating this resource to the school and community--for example, by broadcasting "a tip a day" over the school public-address system or setting up a consumer information table in the school lunchroom or at a local shopping center.

5. As an extension activity, appoint committees of students to act on the best suggestions.

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Handout 18a

SUPERMARKETING CHECKLIST

Directions: This marketing research project is designed to examine how a store's marketing and promotion strategies are related to consumer buying habits. The first part of the worksheet requires making first-hand observations at a local store or supermarket. The second part of the worksheet contains questions to use while interviewing shoppers. The third part asks you to answer two essay-type questions.

Find a partner and work as a team, if possible. You may want to ask for help or information from a store employee in filling out the first part of the worksheet.

1. Selling Strategies

Question	Your Observation	Why? (your guess)
Where in the store are staple food products (bread, milk, produce, meat) kept?		
What kinds of items are displayed at or near the checkout counters?		
What items are stocked in the same aisle as the soft drinks?		
What size packages are found at eye level?		
What kinds of items are displayed on very low or high shelves?		
What colors are most often used in packaging?		

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2. Buying Habits

Note: The best time to interview shoppers is while they are waiting in a check-out line, if you can do so without holding up the line. (If there is no line, try to talk to people as they are preparing to check out.) Be sure to start out by explaining that you are doing a class project for school. Ask if they can spare a minute to answer a few questions about their shopping habits. Don't forget to thank them, whether or not they agree to participate.

It would be a good idea to ask the permission of the store manager before you begin interviewing shoppers. Explain what you are doing and what questions you intend to ask.

Question	Shopper A	Shopper B	Shopper C	Shopper D	Shopper E	Shopper F	Shopper G
Did you bring a shopping list with you to the store?							
Have you followed the list, for the most part?							
How many items do you have in your basket that are not on your list?							
(Optional) What is your age group? (Under 20, 20-40, 40-60, over 60)*							

* Code this column "M" or "F" to indicate whether shopper is male or female.

3. Questions for Thought

On the basis of your interviews, can you make any guesses or generalizations about what kinds of people are more likely to make impulse purchases? For example, are men more likely to do so than women? Do people in different age groups seem to have different patterns?

If you were the store manager, what other gimmicks or strategies (in addition to what you observed during the first part of your research) could you use in order to encourage impulse buying?

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19. CAN THEY PROVE IT?
(Grades 7-9)

Content Focus: Advertising claims

Subject Areas: Social studies, business, language arts

Learning Objectives: Students will identify unsubstantiated claims made in magazine and newspaper advertisements; students will locate addresses of manufacturers; students will write business letters to manufacturers

Time Required: 2 class periods several weeks apart

Materials Needed: Handout 19a, "Business Letter Format"; magazine and newspaper advertisements (brought from home); stationery, envelopes, pens, and stamps

Procedure

1. Ask each student to bring in one magazine or newspaper ad that makes an extravagant but unsupported claim for a product or service. (Some hypothetical examples: "Two out of three world-class skiers rely on Look bindings"; "Join Nautilus and lose 20 pounds your very first month.")

2. Post some of these ads around the room and discuss the various kinds of claims. Are they valid? Do students believe them? If they thought the claims were true, would they buy the products or services? How can someone determine whether a claim made in an advertisement is true?

3. Explain that one basis for making a claim about a product is to conduct laboratory or field tests of its usefulness and effectiveness. Another way is to conduct a survey of people who have bought or used the product.

Some ads contain, in the ad copy itself, an explanation of why the claim is supposedly valid. ("We interviewed all the skiers who participated in the recent World Cup races, and 65 percent of them said they

preferred Look bindings over all other brands.") That explanation may or may not be true. However, most such claims are not explained in the ad copy.

Because it is illegal to make a specific claim about a product which cannot be verified, manufacturers need to be prepared to offer supporting evidence to back up a claim made in an ad. If the manufacturer cannot do so, the Federal Trade Commission may rule that advertisements for the product may no longer make that claim. In a famous recent case, the FTC ordered the manufacturer of a popular mouthwash to stop claiming that it would prevent colds, because no basis could be found for making such a claim.

4. Distribute copies of Handout 19a, which shows a standard format for business letters. Ask each student to write a first draft of a letter to the manufacturer of the product featured in his or her ad, asking for proof of the claim(s) made in the ad.

(Note: If the address of a national or international manufacturer is not given in an ad, check to see whether your local library has Thomas's Register, an annually published directory of products and their manufacturers. If you don't have access to that reference work, you may be able to contact manufacturers by sending letters in care of the advertising managers of the periodicals in which the ads appeared, and requesting that the letters be forwarded.)

5. Tell the students to exchange drafts with other students, check them for errors, and comment on how they might be improved.

6. Distribute stationery and envelopes and ask students to neatly copy their revised drafts (students with access to typewriters may want to do this at home), address the envelopes, and send the letters. If possible, copies of the ads should be enclosed with the letters.

7. As responses arrive, display them in the classroom. After four or five weeks, "debrief" the activity by tallying the responses. The following questions will be helpful:

—Which companies provided acceptable proof or support of their claims?

--Which companies sent noncommittal letters and/or more advertising materials?

--Which companies did not reply at all?

--Which companies have consumer information or complaint departments?

--Do you think a company has a responsibility to answer inquiries from consumers? Why (or why not)?

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Handout 19a

BUSINESS LETTER FORMAT

(return address)

(date)

(inside address)

(salutation):

(body)

(The letter of inquiry should clearly state exactly what information is wanted. It should be as brief as possible, but courteous. A stamped self-addressed envelope should be enclosed to encourage response.)

(closing)

(signature)

20. HELP FROM UNCLE SAM

(Grades 7-12)

Content Focus: Services and benefits available from federal agencies

Subject Areas: Social studies, home economics

Learning Objectives: Students will better understand their roles as consumers of services; students will gain a better awareness of the various kinds of services to consumers provided by federal agencies

Time Required: 1 class period

Materials Needed: Handout 20a, "Helpmate Statement Cards"

Procedure

Note: Before presenting this lesson, it would be helpful to write to the Consumer Information Center, Dept. 532 G, Pueblo, CO 81009, for a copy of the CONSUMER'S RESOURCE HANDBOOK (free), the source of most of the information used to develop the lesson materials.

Also in advance of the lesson, make one copy of Handout 20a, which contains 18 "Need Help" statements and 18 matching "Can Help" statements. (Copy the handout on card stock, if possible, so that the statements will be easier for the students to handle.) Cut the handout sheets down the middle so that all the "Need Help" statements can be separated from their "Can Help" counterparts. You will need one statement for each student (36 are provided); the surplus can be discarded. For example, if there are 30 students in your class, discard "Need Help" statements 16, 17, and 18 and "Can Help" statements R, P, and Q. If there is an odd number of students, retain an extra "Can Help" statement. Cut the remaining statements apart and keep them in two separate stacks.

1. Introduce the activity by pointing out that when students consider their roles as consumers, they usually think in terms of consuming products. However, people are also consumers of services. Ask for examples of some services that people might consume, and allow a minute or two for students to volunteer answers.

2. Explain that while many kinds of services must be purchased, others are available free (or at nominal cost) from local, state, and federal government agencies. These services may vary from direct financial benefits (for example, Aid to Dependent Children) to indirect assistance (the work of government regulatory agencies, for example) to the provision of useful information. Point out that such services are available free or inexpensively because they are supported by public taxation. Often, however, people who are eligible to receive various kinds of benefits do not apply for them because they do not know where to seek the kinds of assistance they need.

3. Tell the students that by playing a matching game called "Helpmates" they will learn about some of the kinds of services provided by departments and agencies of the federal government. Divide the class into two equal groups, a "Need Help" group and a "Can Help" group. (If there is an odd number of students in the class, the extra student should go in the "Can Help" group.) Explain the rules:

--Each student will draw one "Need Help" or "Can Help" statement card. Read the card carefully and make sure you understand it.

--The "Can Help" students will form a line at the front of the room. The "Need Help" students will have ten minutes to find the matching "Can Help" students who represent the most appropriate sources of help. Once a student thinks that he or she has found the best "helpmate," the two should leave the line and move, as a pair, to the far side of the classroom.

4. When the time is up, ask the paired "helpmates" to take turns reading aloud, first, the "Need Help" statement, and second, the "Can Help" statement. After each pair have read their statements, let the class quickly decide whether the right matchup has been made. Do any of the "Can Help" students think they represent better sources of help? Do any of the students who didn't find "helpmates" think they've found their appropriate matches?

Note: There may be more than one possible matchup for some statements. The best matchups, for your convenience, are listed on the following page.

1--C	7--H	13--N
2--A	8--I	14--M
3--B	9--G	15--O
4--F	10--J	16--R
5--D	11--L	17--P
6--E	12--K	18--Q

5. After all the pairs have read their statements, let the students switch partners until everyone is satisfied that the appropriate matchups have been made.

6. Conclude the activity by pointing out that the federal government represents just one source of assistance for consumers; state and local governments provide many kinds of services too, as do hundreds of private organizations. Suggest that students might want to send for the CONSUMER'S RESOURCE HANDBOOK, a free booklet explaining what kinds of private and public resources are available for meeting various kinds of consumer needs. (Display your copy if you have one, and write the address on the board.)

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Handout 20a

HELPMATE STATEMENT CARDS

"Need Help" Statements	"Can Help" Statements
1. I am the widow of a Korean War veteran. I dropped out of college to get married 30 years ago. Now I would like to go back to school and get a teaching degree. If I enroll in school full time, I will need some financial assistance. Where can I go for help?	C. The Veterans Administration (VA), an independent federal agency, offers many benefits to U.S. veterans and their dependents. Widows and orphans of veterans may qualify to receive funds for educational assistance. The nearest local, state, or regional VA office can provide information about what services are available and who is eligible to receive them.
2. I am a 63-year-old single woman. I have been employed all my life. Recently I had to quit my job because my health has not been good. Although I have saved some money, I have only enough savings to live on for a few months. Where can I go for help?	A. The Social Security Administration of the U.S. Department of Health and Human Services provides monthly payments to eligible retired and disabled workers and to their dependents. The nearest Social Security office can help people determine whether they are eligible for these benefits.
3. I am a 34-year-old man with a wife and two children. For the past 15 years I have been employed as a maintenance worker by the local branch of a large national company. Although my wages are adequate, we have no savings. For the last few years my kidneys have not been functioning well, and my doctor says that in order to stay alive I will soon have to have dialysis treatments or a kidney transplant. Our medical insurance would cover very little of this huge expense. Where can I go for help?	B. Medicare, a national insurance program sponsored by the federal government, will provide funds for kidney transplants or dialysis to workers covered under the Social Security system.

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"Need Help" Statements	"Can Help" Statements
4. We live on a farm near a medium-size city. A stream flows through our property, and the farm animals sometimes drink from it. A few miles upstream is a factory that makes smoke-detection equipment. I've heard that smoke detectors contain radioactive materials, and I'm worried about whether the factory might be dumping radioactive waste water into the stream. The water looks all right, but I'd like to know for sure. Where can I go for help?	F. The Environmental Protection Agency (EPA), an independent federal agency, protects the nation's land, air, and water from hazardous and toxic substances. The nearest EPA regional office can provide information about how local factories are disposing of hazardous wastes.
5. I am the principal of a rural school built in 1923. I have heard that many older schools are dangerous to teachers and students because asbestos was used in their construction. I want to find out whether our school is contaminated by asbestos and, if so, what can be done to make the school safe. Where can I go for help?	D. The Environmental Protection Agency, an independent federal agency, can supply information about how to identify asbestos-contaminated school buildings and assist local communities in remedying the problem.
6. I am a house painter with seven children. Most of the year I get enough work so that we manage okay, but during the winter months we often don't have enough money to buy food. Where can I go for help?	E. The Food and Nutrition Service (FNS) of the U.S. Department of Agriculture administers the food stamp program, which provides coupons to low-income people which can be exchanged for groceries. FNS also sponsors programs that provide breakfasts and lunches to needy schoolchildren.
7. I am a man employed as a clerk-typist in a medium-sized office. Twice during the last five years the position of private secretary to the manager became vacant, and I applied for the job. Each time, though I got the highest score on the qualification test, a woman clerk-typist was promoted to that position. I think I am being discriminated against on the basis of my sex. Where can I go for help?	H. The Equal Employment Opportunity Commission (EEOC), an independent federal agency, investigates and attempts to settle complaints about discrimination in any aspect of employment on the basis of race, sex, religion, age, or national origin.

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"Need Help" Statements	"Can Help" Statements
8. I am a loader in a warehouse. My job often calls for me to use a freight elevator to transport goods from one floor to another. The elevator door does not work right; it sometimes opens when the elevator is not at my floor. I have reported this dangerous condition to my supervisor many times, but nothing has been done about it. Where can I go for help?	I. The Occupational Safety and Health Administration (OSHA), a division of the U.S. Department of Labor, sets and enforces job safety and health standards and investigates reports of hazards.
9. I am a 35-year-old woman who dropped out of high school to get married and have children. Last year my husband and I were divorced. I need a job to support myself and my children, but I have no skills or work experience. Where can I go for help?	G. The Employment and Training Administration, a division of the U.S. Department of Labor, supports local programs which provide free employment training and placement services to eligible people who are unemployed or underemployed.
10. I just started a small business. I am confused about what government regulations apply to me and what I have to do in order to comply with them. Where can I go for help?	J. The Office of the Ombudsman of the U.S. Department of Commerce helps business people understand federal regulations that affect them and responds to questions and complaints about these regulations and their enforcement.
11. I am a teenager who ran away from home last year. Lately I've been thinking that I'd like my parents to know that I'm all right, but I don't want them to know where I am. Where can I go for help?	L. The National Runaway Hotline, supported by the U.S. Department of Health and Human Services, provides free confidential advisory services to runaways and their families 24 hours a day.
12. I am a young mother. My child is almost four, and I think she ought to be going to a preschool. But my husband is out of work and we can't afford a private nursery school. Where can I go for help?	K. Project Head Start, supported by the U.S. Department of Education, provides free education programs for preschool-age children of low-income families in many cities and towns in the United States.

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"Need Help" Statements	"Can Help" Statements
13. I wrote a song, and I'm trying to get someone to record it. I think it's good enough to be a hit, but I'm afraid that some crooked musician and agent will steal it and cheat me out of the profits. Where can I go for help?	N. The Copyright Office of the Library of Congress protects authors' exclusive rights to control the reproduction, distribution and performance of their works. This office also provides information about copyright law and about procedures for obtaining a copyright.
14. I am a sales representative for a book publisher. Recently I was transferred to a different territory, and we had to move in a hurry. After buying a house in our new community, we discovered that it is in the flood plain of a river that has caused disastrous floods several times in the past. We can't find an insurance company that will sell us flood insurance at a price we can afford. Where can we go for help?	M. The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program, which provides federally subsidized flood insurance to property owners in participating flood-prone communities.
15. We are a young couple who would like to be buying a home instead of pouring rent money down the drain. Although our combined incomes are sufficient to qualify us for a home loan, we don't have enough cash for a 10% or 20% down payment. We figure that it would take us five years to save as much as we would need, and by that time housing prices will have doubled. Neither of us is a veteran, so we aren't eligible for a VA loan. Where can we go for help?	O. The Federal Housing Administration (FHA), part of the U.S. Department of Housing and Urban Development (HUD), offers mortgage insurance to builders and developers of certain kinds of low- and middle-income housing. This insurance permits the builders to accept down payments of as low as 3% from qualified purchasers. The nearest regional HUD office can provide information about new housing projects that offer FHA loans.
16. We are a group of young mothers without much money. Many of us are receiving welfare aid and food stamps. We live in the inner city, where it is hard to find bargains on food purchases, and we have no transportation to suburban supermarkets. We are interested in setting up a co-op so that we can buy food and other staple products in bulk quantities from wholesalers. Where can we go for help?	R. The Community Services Administration, an independent federal agency that offers services and educational programs to low-income consumers, provides information (and, occasionally, funding help) to people who want to set up consumer self-help groups and co-op buying clubs.

"Need Help" Statements	"Can Help" Statements
17. I am an 18-year-old college student who has been saving up for two years to buy a good used car. I finally found a model I like that is in beautiful condition, and the price is right. But my brother thinks that particular model was recalled by the manufacturer a year or so ago because of a hazardous defect. Before I buy this car, I want to find out whether the model was recalled and, if so, whether the defect on this particular car has been fixed. Where can I go for help?	P. The National Highway Traffic Safety Administration (NHTSA), part of the U.S. Department of Transportation, maintains a toll-free hotline for people who need information about or assistance with recalls of motor vehicles. NHTSA can verify whether a particular model has been recalled; information about whether a specific car has been corrected can be obtained by sending a card to the manufacturer of the recalled model.
18. I am a farmer in the western Great Plains. Last summer, severe hailstorms wiped out most of the wheat crop in this area. Consequently, many farmers defaulted on their bank loans, and local banks are unable to lend me the money I need to build a new hay barn. Where can I go for help?	Q. The Farmers Home Administration (FmHA), part of the U.S. Department of Agriculture, operates a number of loan programs for people in rural areas who cannot get credit from other sources at reasonable rates and terms. Applications are processed through local FmHA offices, usually located in county seats.

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21. COMMUNITY STUDY

(Grades 10-12)

Content Focus: Sources of assistance for consumers

Subject Areas: Social studies, business, home economics, language arts

Learning Objective: Students will become aware of the organizations, both private and public, in their communities which provide assistance to consumers

Time Required: 4-6 class periods plus time outside of class

Materials Needed: Area telephone books; Handout 21a, "Consumer Agency Data Sheet"; Handout 21b, "Interviewing Tips"; Handout 21c, "Self-Evaluation Form"

Procedure

1. Introduce the topic of local sources of assistance for consumers by asking students to respond to the following statement: "I know where I can get help when I have a consumer complaint or problem."

2. Help students brainstorm a list of possible consumer problems. When they have come up with about a dozen, go down the list and ask what agency in the community or region might offer assistance in each situation. (Note: This activity probably will reveal that most students have insufficient information.)

3. Explain to the students that the class could provide a service to both themselves and their community by gathering information about consumer agencies and making it available to the public. Tell them that, as a class project, they are going to produce a pamphlet describing public and private agencies in their geographical area which provide various kinds of services to consumers. (Note: If your school is in a large metropolitan area, students will have a wide range of agencies to choose from. However, rural or remote areas may have few or no such agencies; in that case, students will need to explore resources available in a much larger geographic region.)

4. Divide the class into three groups. Group 1 will be responsible for governmental agencies (for example, consumer affairs divisions of district attorneys' or attorney generals' offices, U.S. Department of Agriculture extension services). Assign the second group to research agencies supported by private businesses and industries (for example, Better Business Bureau, chambers of commerce). Group 3 will be responsible for private consumer agencies (for example, local branches of the Consumer Federation of America). Tell each group to make a preliminary list of the consumer agencies in its assigned category which serve people in the community. Addresses, phone numbers, and names of staff members should be included whenever possible. Students will need to use area phone books and personal contacts to find information for their preliminary lists.

5. Have the groups share and compare their lists to eliminate duplication. Categories may need to be reorganized to fit the community's special situation.

6. Ask the students, working alone or in pairs, to telephone or visit all the agencies on their groups' lists. Make sure that each agency is contacted only once. Handout 21a, "Consumer Agency Data Sheet," should be used as a guide in collecting information. (Note: Be sure that students are familiar with the interviewing techniques described on Handout 21b before starting this task.)

7. While some group members are contacting agencies, one or two students from each group should serve as a committee to plan the format for the pamphlet. (Note: Students who would have difficulty going out into the community, for one reason or another, might serve on this planning committee.) The planning committee could contact other departments in the school--art, business, home economics, industrial arts, language arts, social studies--for assistance in designing and producing the pamphlet.

8. Ask each group to compile its information in accordance with the format designed by the planning committee. Type or typeset and print the pamphlet.

9. Students could complete one or more of the following tasks as a culminating activity for this project:

--Publish and distribute the pamphlet.

--Contact the telephone company, present the list of consumer agencies, and ask that these organizations be listed in the Yellow Pages under "Consumer Services."

--Invite people from the various agencies contacted by phone to visit the classroom and make presentations.

10. Distribute copies of Handout 21c and ask students to complete it.

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Handout 21a

CONSUMER AGENCY DATA SHEET

Name of Organization: _____

Hours of Operation: _____

Address of Organization: _____

Phone Number: _____

Person in Charge: _____

Interview Questions

1. What is the purpose of the organization?

2. Who is eligible to receive services from the organization?

3. What consumer services are offered by the organization (toll-free hotline, pamphlets, speakers bureau, etc.)?

4. How does the organization resolve complaints or problems?

5. Where does the organization get its funding?

6. How are people informed about the organization and its services?

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Handout 21b

INTERVIEWING TIPS

Before the Interview

--Arrange for an appointment.

--Prepare and become familiar with questions to ask to obtain the information you need. (Design questions which require more than a "yes" or "no" answer.)

During the Interview

--Arrive on time.

--Dress appropriately.

--Introduce yourself and explain the purpose of the interview.

--Maintain eye contact.

--Listen carefully.

--Record or write down responses.

--Ask if there is any additional information that ought to be noted.

--Thank the person interviewed.

After the Interview

--Write a thank-you note.

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Handout 21c

SELF-EVALUATION FORM

1. What were your main contributions to the project?

2. What did you learn about yourself as a result of your participation in the group project?

3. Was your group able to complete its assignment on time? Why or why not?

4. Did everyone contribute to your group's effort? What could have been done to improve the effectiveness of your group?

5. Has this project changed your attitude toward consumer agencies? If so, how?

6. If this project were to be assigned again, what suggestions do you have for improvement?

7. What did you learn about the availability of information about consumer services in your community?

22. COMIC BOOKS UNDER INVESTIGATION

(Grades 4-8)

Content Focus: Role of the Federal Trade Commission

Subject Areas: Social studies, business, language arts

Learning Objectives: Students will identify instances of questionable advertising in comic books; students will write a letter to the Federal Trade Commission after doing research

Time Required: 1-3 class periods

Materials Needed: Comic books (brought from home or purchased by teacher); Handout 22a, "Comic Book Ad Checklist"

Procedure

1. Introduce the lesson by briefly describing the role of the Federal Trade Commission as a regulatory agency and how the FTC attempts to serve the public interest. You might want to use the following paragraph as a guide:

> The Federal Trade Commission, or FTC, is an independent governmental regulatory commission. It is composed of five members appointed by the president and Senate for staggered seven-year terms. The FTC is, among other things, responsible for enforcing a number of statutes which (1) prohibit false or deceptive advertising, (2) require truthful labeling of textile and fur products, (3) regulate the labeling and packaging of various consumer products, (4) require truth and full disclosure in the lending practices of finance companies and installment plans, and (5) regulate the practices of consumer credit agencies. The FTC investigates practices which seem to be in violation of laws. It is more concerned about getting people to comply with the law than about punishing violators.

2. Explain that the FTC recently investigated advertising in comic books. As one of the first steps in its study, the FTC invited written comments from the public--manufacturers, university researchers, child psychologists, and children themselves.

3. Distribute copies of Handout 22a. Ask students to work in pairs or small groups, and give one comic book to each team.

4. Tell the students to look through the comic books for ads that fit the following descriptions and record their findings on the handout:

--An ad that uses comic-book characters to endorse a product.

--An ad for a battery-operated toy that does not mention that the batteries cost extra.

--An ad for a highly sugared food.

--An ad that promotes a dangerous product.

--An ad that promotes a product which would tend to encourage bad habits.

5. Have students share their findings and add up the total number of ads in each category.

6. Focus a class discussion on the following questions:

--Should the FTC regulate advertising in comic books? Why (or why not)?

--Why is there special concern about advertising aimed at children? Do you think children need special protection? Why (or why not)?

--How do you think the advertisers would react to the FTC rules?

7. Appoint a committee of students to write a letter to the FTC reporting on the findings of the class. Be sure that the letter is approved by the entire class before sending it.

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Handout 22a

COMIC BOOK AD CHECKLIST

Title of comic book _____ Issue date _____

Type of Ad	Brief Description(s)	Total No.
Ad that uses comic-book characters to endorse product		
Ad for battery-operated toy which does not mention that batteries cost extra		
Ad that promotes a highly sugared food		
Ad that promotes a dangerous product		
Ad that promotes a product that tends to encourage bad habits		

23. CONSUMER PROTECTION--HOW MUCH?

(Grades 7-12)

Content Focus: The role of government in protecting consumers

Subject Areas: Social studies, business, home economics, language arts, communication

Learning Objective: Students will take and defend positions about how much the government should intervene in the marketplace for the purpose of protecting consumers

Time Required: 2 class periods

Materials Needed: None

Procedure

1. Before class, write some statements like the ones below on the chalkboard, along with "yes" and "no" columns:

	Yes	No
If a company makes a worthless product, the government ought to put it out of business.		
It ought to be a crime to sell or use tobacco or alcoholic beverages.		
It should be against the law to build, sell, or drive an automobile that does not average at least 20 miles to a gallon of gas.		
Coal-burning and wood-burning stoves and fireplaces ought to be outlawed because they contribute to air pollution.		
If an item of clothing shrinks or falls apart, manufacturers and/or retail merchants should be made to refund the full price no matter how much time has passed since the item was purchased.		
Door-to-door selling should be against the law.		
Medications that have any possible negative side effects ought to be banned.		
If a student fails a course, the teacher ought to be fired.		

2. Read the statements one at a time to the class and let the students "vote" by raising their hands. Tally the responses in the "yes" and "no" columns.

3. Now read the following statement and let students "vote" on it: "The government has no business telling people what they can make, sell, buy, or use. Government regulations add to the costs of products and services and violate the freedom of choice of both producers and consumers. All government regulations aimed at protecting consumers ought to be eliminated."

4. Point out that the statements on the board and the statement you have just read represent extreme points of view about the extent to which governments should intervene to protect consumers. Ask the students to make lists of five or six kinds of government intervention which seem necessary and appropriate to them and to save the lists for use later in the lesson.

5. Divide the class into four groups. Assign each group one of the following special-interest roles:

--Consumer (interested in getting the best-quality product or service at the lowest possible price)

--Consumer advocate (interested in protecting consumers and in making sure consumers have adequate and reliable information so that they can make sound purchasing decisions)

--Government regulator (interested in establishing and enforcing standards for consumer products and services)

--Business person (interested in selling products or services at a price low enough to appeal to consumers but high enough to make a profit)

6. Ask each group to write a one-minute speech reflecting its special-interest point of view in response to the following situation: "The Consumer Product Safety Commission is considering instituting a regulation that would require all ten-speed bicycles to be equipped with puncture-proof tires." (Note: Any specific situation can be used which would be of inherent interest to the students.)

7. When all the groups have prepared their arguments, let one student from each group present the group's speech. After all the speeches have been presented, allow time for questioning and rebuttal.

8. Ask the students to review their lists of ways in which the government ought to intervene to protect consumers. Have they changed their minds about any of their statements? Would they want to add some new ones or eliminate some?

9. As a concluding activity, ask the students to write paragraphs in response to one of the following questions:

--In what areas do consumers need more government protection? Why?

--In what areas do consumers need less government protection? Why?

24. THE PERILS OF PRODUCTS

(Grades 9-12)

Content Focus: Product safety

Subject Areas: Social studies, home economics

Learning Objectives: Students will become more aware of potential dangers in products by examining various items which have design faults or present hazards; students will make use of the services of a U.S. government regulatory agency.

Time Required: Parts of 2 class periods plus time outside of class

Materials Needed: Handout 24a, "Product Evaluation Form"; items which are potentially hazardous because of poor design and/or construction (brought from home)

Procedure

1. Introduce the lesson by asking the following questions:

--Have you ever been injured by a faulty product? Explain.

--Have you ever recognized a potential hazard in a product you have used?

--Why might there be fewer potentially dangerous products for sale today than there were 50 years ago?

2. Ask students to bring to class some items which might be potentially dangerous because of their design and/or construction--for example, a hammer with a loose head, a stuffed animal whose eyes are attached with pins or nails, a beverage can with a very sharp pull tab. Display these objects around the classroom.

3. Divide the class into small groups of four or five students. Give every group a copy of Handout 24a for each object. Ask the groups to examine each item and gather the information necessary to complete the handout.

4. Have the groups share results by responding to the following questions:

--Do any products seem to be reasonably safe? Which ones? Why?

--What products seem to be the most hazardous or poorly constructed? What damage or harm could be done in each case?

5. Ask the class to brainstorm a list of steps that an individual could take to improve product safety. (Some possible ideas might include using hot lines to call the Consumer Product Safety Commission, writing to the manufacturer, contacting the retailer, taking legal action, remodeling a product yourself.)

6. On the basis of the product analyses and discussion, ask each group to formulate a question or complaint to present to a representative of the Consumer Product Safety Commission. (This will introduce students to the idea that they can have some input into the government regulatory process.) Suggest that they call the Consumer Product Safety Commission's hot-line number (800/638-8326) and ask their questions, then report back to class on their findings.

7. Conclude the lesson by posing the following question for discussion: Who should be responsible--manufacturer, consumer, or government--for ensuring that products do not cause injury or harm? Why?

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Handout 24a

PRODUCT EVALUATION FORM

Product _____

Manufacturer _____

Model and serial number _____

Intended use _____

1. Could this product be used for something it is not designed for? If so, what could it be used for?

2. Are there any visible hazards or design faults? What are they? (Possible dangers include sharp pins, poisonous dyes, flammable materials, unprotected wires, etc.)

3. How could these hazards or faults be corrected by the manufacturer? By the user?

4. Could this product be designed so that it would serve the same function without presenting hazards? How?